

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:  
ARLENE WALLACE  
Debtor(s)

Case No. 14-17187-JKF

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/08/2014.
- 2) The plan was confirmed on 07/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/02/2019.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$353,834.60.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$58,054.25
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$58,054.25**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,913.89
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,913.89**

Attorney fees paid and disclosed by debtor: \$3,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	39,000.00	38,355.56	887.92	887.92	0.00
AMERICAN EXPRESS	Secured	7,834.81	7,834.81	7,834.81	7,834.81	0.00
AMERICAN INFOSOURCE LP	Unsecured	470.00	470.23	470.23	12.03	0.00
AMERICAN INFOSOURCE LP	Unsecured	3,502.00	1,481.78	1,481.78	37.88	0.00
APEX ASSET MANAGEMENT	Unsecured	215.00	NA	NA	0.00	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	NA	583.00	583.00	14.89	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	NA	29.88	29.88	0.77	0.00
CACV INC	Unsecured	NA	8,200.00	8,200.00	209.49	0.00
CASHCALL INC	Unsecured	2,598.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	1,682.00	1,773.18	1,773.18	45.32	0.00
CERASTES LLC	Unsecured	NA	573.00	573.00	14.63	0.00
CITY OF PHILADELPHIA (LD)	Unsecured	92,468.00	89,958.92	89,958.92	2,298.49	0.00
CITY OF PHILADELPHIA (LD)	Priority	NA	7,455.79	7,455.79	7,455.79	0.00
CREDIT FIRST NA	Unsecured	1,331.00	1,331.94	1,331.94	34.02	0.00
DEPARTMENT STORE NALT BK	Unsecured	824.00	824.07	824.07	21.06	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	183,000.00	223,018.71	223,018.71	5,698.27	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	NA	10,828.43	10,828.43	276.72	0.00
MERRICK BANK	Unsecured	3,288.00	2,738.17	2,738.17	69.96	0.00
MIDLAND FUNDING LLC	Secured	4,832.42	4,832.42	4,832.42	4,832.42	0.00
NEW CENTURY FINANCIAL	Unsecured	1,587.35	1,712.91	1,712.91	1,712.91	0.00
NEW RESIDENTIAL MORTGAGE LLC	Secured	55,924.00	56,117.01	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	3,719.96	1,398.70	1,398.70	1,398.70	0.00
PA DEPARTMENT OF REVENUE	Secured	2,598.00	3,710.99	3,710.99	3,710.99	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	349.89	349.89	8.94	0.00
PHILADELPHIA GAS WORKS	Unsecured	NA	130.09	130.09	3.33	0.00
PORTFOLIO RECOVERY & ASSOCIAT.	Unsecured	2,508.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,013.00	932.30	932.30	23.82	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	503.00	536.48	536.48	13.71	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,253.00	1,344.58	1,344.58	34.37	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	775.00	775.37	775.37	19.80	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,914.41	1,914.41	1,914.41	48.90	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	234.00	234.83	234.83	6.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	500.00	571.96	571.96	14.62	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,535.00	288.58	288.58	7.36	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	225.00	224.10	224.10	5.73	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	519.00	519.84	519.84	13.27	0.00
STONEBERRY	Secured	65.00	NA	NA	0.00	0.00
TRS RECOVERY SERVICES	Unsecured	144.84	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	14,305.14	14,542.15	14,542.15	14,542.15	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	7,869.49	7,869.49	201.09	0.00
VERIPRO SOLUTIONS INC	Secured	NA	1,630.20	1,630.20	1,630.20	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$1,630.20	\$1,630.20	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$17,266.14	\$17,266.14	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,896.34</b>	<b>\$18,896.34</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$23,396.64	\$23,396.64	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$23,396.64</b>	<b>\$23,396.64</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$359,216.14</b>	<b>\$10,847.38</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$4,913.89
Disbursements to Creditors	<u>\$53,140.36</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$58,054.25</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/13/2020

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.